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Shutdown Resources for Federal Employees

Guidance for Federal Employees

The Office of Personnel Management (OPM) provides detailed information and answers to frequently asked questions on issues ranging from pay, benefits, retirement and related issues. This guidance can be found here: opm.gov/policy-data-oversight/pay-leave/furlough-guidance.

Unemployment Insurance

Federal employees and contractors that have been furloughed because of the federal shutdown may file an unemployment claim. Your claim must be filed in the jurisdiction of your duty station. (Please Note: If you receive retroactive pay, you will be required to repay all unemployment benefits. Eligibility determinations are made by each unemployment insurance agency.)

- Maryland: Workers with a duty station in Maryland should contact the Maryland Department of Labor, Licensing and Regulation at (410) 853-1700 or visit: dllr.state.md.us/employment/uifedshutdownlead.shtml.
- District of Columbia: Workers with a duty station in Washington, D.C. should contact the District
 of Columbia Department of Employment Services at (202) 724-7000 or visit:
 does.dc.gov/page/unemployment-compensation.
- **Virginia**: Workers with a duty station in Virginia should contact the Virginia Employment Commission at (866) 832-2363 or visit: vec.virginia.gov/node/9998.

Help with Utility Bills

- **BGE**: Offers payment plans and due date extensions. Call 1-800-685-0123 or visit: bge.com/MyAccount/CustomerSupport/Pages/AssistancePrograms.aspx.
- **Pepco**: Offers budget billing and payment options. Call (202) 833-7500 or visit: pepco.com/MyAccount/CustomerSupport/Pages/MD/AssistancePrograms(MD).aspx.
- **WSSC**: Offers flexible payment options, such as extended due dates and payment plans. Call (301) 206-4001 or visit: <u>wsscwater.com/assistance</u>.

For help paying your energy bills, contact the Maryland Department of Human Services Office of Home Energy Programs at 1-800-332-6347 or dhr.maryland.gov/office-of-home-energy-programs.

Help with Other Bills

- Verizon Wireless: Call Verizon Financial Services at 1-866-266-1445 or use the MyVerizon App.
- AT&T & DirectTV: Go to <u>about.att.com/newsroom/2019/payment_plans_shutdown.html</u>.
- Sprint: Call Customer Care at 1-888-211-4727.
- **T-Mobile**: Call 611 from a T-Mobile device or call 1-877-746-0909 from any phone.

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Tips on Managing Rent

OPM has tips on how to contact your landlord or mortgage company. It also has sample letters that you can use for attempting to work out a payment plan or other concession. See here: opm.gov/policy-data-oversight/pay-leave/furlough-guidance.

The National Apartment Association recently issued guidance to its building owners, encouraging them to work with tenants affected by the shutdown. Potential solutions include waiving late fees and short-term partial payments. Contact your landlord as soon as possible to establish an agreement. Be sure to get any agreement in writing.

Working with Your Bank, Credit Union or Mortgage Company

Many banks, credit unions and mortgage companies are offering services to assist customers and members facing financial difficulty due to the shutdown. These services can include reversing fees, offering low-interest loans and due date extensions.

The Federal Housing Administration has called on lenders to be sensitive to the financial hardships experienced by borrowers because of the shutdown. This includes offering forbearance agreements (agreeing to delay foreclosure), waiving late fees and other options.

Please contact your financial institution for specifics.

Some banks include:

- Bank of America: Contact its client assistance program at (844) 219-0690.
- Capital One: Contact its customer service representatives at 1-877-383-4802.
- Chase: Offers hotline for furloughed employees. Call 1-888-356-0023.
- PNC: Offers customer service hotline at 1-888-762-2265
- Wells Fargo: Call 1-800-TO-WELLS or visit: wellsfargo.com/help/government-shutdown.

Some credit unions include:

- FedChoice Federal Credit Union: Call its financial advisory center at (301) 699-6151 or visit: fedchoice.org/my-life/furlough-center.
- NASA Federal Credit Union: Call 1-888-NASA-FCU or visit its shutdown assistance page at nasafcu.com/government-shutdown/.
- Navy Federal Credit Union: For government shutdown assistance, call 1-888-842-6328 or visit: navyfederal.org/about/government-shutdown.php.
- SECU: Contact your local branch or visit: secumd.org/more/Government-Furlough.aspx.
- Tower Federal Credit Union: Contact its member service center at (301) 497-7000 or visit your local branch.